



FEDERAL RESERVE statistical release

January 1989

Finance Companies - November 1988

G.20 (422)

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Seasonally adjusted, in millions of dollars

	Outstanding November 30, 1988	===Change from October:=== Net amount	Percent, at an annual rate
Total finance company receivables outstanding	420,594	2,214	6.4
Consumer credit	142,226	-254	-2.1
Retail passenger cars	95,825	-576	-7.2
Mobile homes 2/	7,224	-18	-3.0
Other consumer goods 3/	15,960	1	0.0
Personal cash loans to individuals	23,217	339	17.8
Loans secured by real estate 4/	44,309	217	5.9
Business credit	234,059	2,252	11.7
Retail commercial vehicles 5/	36,984	-375	-12.1
Retail equipment	28,160	319	13.7
Wholesale automotive	32,523	-0	-0.0
Wholesale equipment	6,045	157	32.0
All other wholesale	9,025	158	21.3
Automotive leasing	24,623	436	21.7
Equipment leasing	56,294	508	10.9
Other short-term business credit 6/	19,616	377	23.5
Other intermediate-term business credit	20,790	673	40.1

1. Includes finance company subsidiaries of bank holding companies but not of retailers and banks. Includes outstanding balances on securitized auto loans originated by finance companies. Data are shown before deductions for unearned income and losses. Components may not add to totals due to rounding.
2. Complete dwelling units built on a chassis and capable of being towed over the highway by truck but not by car.
3. General merchandise, apparel, furniture, household appliances, recreational vehicles, motorcycles, auto repair, and home modernization.
4. Mainly junior mortgages on residential properties.
5. Passenger car fleets and commercial land vehicles for which licenses are required.
6. Loans on commercial accounts receivable and factored commercial accounts receivable.

RECEIVABLES OUTSTANDING AT FINANCE COMPANIES 1/

Millions of dollars

	Nov. 1988 N.S.A.	Nov. 1987 N.S.A.	Nov. 1988 S.A.	Oct. 1988 S.A.	Sept. 1988 S.A.	Nov. 1987 S.A.
Total finance company receivables outstanding	420,959	381,003	420,594	418,380	416,584	380,366
Consumer credit	144,882	141,523	142,226	142,480	142,723	138,926
Retail passenger cars	98,201	99,071	95,825	96,400	96,939	96,730
Mobile homes 2/	7,257	8,246	7,224	7,243	7,341	8,211
Other consumer goods 3/	16,061	13,438	15,960	15,960	15,747	13,351
Personal cash loans to individuals	23,363	20,768	23,217	22,878	22,696	20,634
Loans secured by real estate 4/	44,278	38,599	44,309	44,092	43,387	38,611
Business credit	231,799	200,881	234,059	231,807	230,474	202,829
Retail commercial vehicles 5/	37,864	35,253	36,984	37,359	37,120	34,454
Retail equipment	28,202	24,801	28,160	27,841	27,569	24,764
Wholesale automotive	31,437	29,878	32,523	32,523	32,732	30,901
Wholesale equipment	5,831	5,590	6,045	5,888	5,949	5,794
All other wholesale	9,237	8,342	9,025	8,867	8,738	8,150
Automotive leasing	23,862	21,336	24,623	24,186	23,861	22,014
Equipment leasing	55,562	41,428	56,294	55,786	55,400	41,965
Other short-term business credit 6/	19,349	18,228	19,616	19,239	19,386	18,500
Other intermediate-term business credit	20,455	16,025	20,790	20,117	19,719	16,287
MEMO: Liability item						
Bank loans (short- and long-term)	14,997	15,060	15,124	13,304	11,665	15,185

See footnotes on page 1.